IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Application Number : 10/665,250 Confirmation No.: 6949

Applicant : Steven SOREM Filed : September 15, 2003

Title : SYSTEM AND METHOD FOR PROCESSING TRANSACTIONS

TC/Art Unit : 3688

Examiner: : Saba DAGNEW

Docket No. : 72167.000547

Customer No. : **21967**

MAIL STOP AMENDMENT

Commissioner for Patents P.O. Box 1450 Alexandria, VA 22313-1450

AMENDMENT AND RESPONSE UNDER 37 C.F.R. § 1.111

Responsive to the Non-Final Office Action mailed July 7, 2009, please amend the above identified patent application as follows and please consider the following amendments and remarks.

- Amendments to the claims begin on page 2.
- Remarks begin on page 17.